

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:  
HOWARD, ALAN J  
HOWARD, LAUREL J.

Debtor(s)

CHAPTER 7 CASE  
CASE NO. 08B-04307 JS  
JUDGE JOHN SQUIRES

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: DuPage County Courthouse  
505 N. County Farm Road, Room 4016  
Wheaton, Illinois 60187

on: **February 6, 2009**  
at: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>12,816.08</u>
b. Disbursements	\$ <u>0.00</u>
c. Net Cash Available for Distribution	\$ <u>12,816.08</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
DAVID GROCHOCINSKI, TRUSTEE (Trustee Fees)	0.00	\$2,031.61	

GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD. (Trustee's Firm Legal Expenses)	0.00	\$72.00
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD. (Trustee's Firm Legal Fees)	0.00	\$2,775.00
SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC (Trustee's Accountant Fees)	0.00	\$1,000.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
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6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>
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7. Claims of general unsecured creditors totaling \$112,607.95 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 6.16%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>
001	CAPITAL RECOVERY ONE	\$ 560.52	\$ 34.53
002	LVNV FUNDING LLC ITS SUCCESSORS & ASSIGNEE	\$ 9,813.29	\$ 604.57
003	LVNV FUNDING LLC ITS SUCESSORS & ASSIGNS AS ASSIGNEE	\$ 13,755.49	\$ 847.44
004	PYOD LLC ITS SUCCESSORS & ASSIGNS AS ASSIGNEE OF	\$ 9,335.20	\$ 575.12
005	LVNV FUNDING LLC ITS SUCCESSORS & ASSIGNS OF	\$ 21,481.85	\$ 1,323.44
006	DJ ORTHOPEDICS LLC	\$ 192.01	\$ 11.83
007	CHASE BANK USA	\$ 11,798.86	\$ 726.89
008	AMERICAN EXPRESS BANK FSB	\$ 2,748.85	\$ 169.35
009	AMERICAN EXPRESS CENTURION BANK	\$ 3,972.85	\$ 244.76
010	AMERICAN EXPRESS CENTURION BANK	\$ 19,605.03	\$ 1,207.81

011	FIA CARD SERVICES NA	\$	7,701.05	\$	474.44
012	FIA CARD SERVICES NA BANK OF AMERICA	\$	11,642.95	\$	717.29

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: books and records of the debtor, wood wash stand, household goods, diamond pendant, and pearls.

Dated: December 31, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner  
Clerk of the United States Bankruptcy Court  
219 S. Dearborn Street; 7th Floor  
Chicago, IL 60604

Trustee: DAVID GROCHOCINSKI, TRUSTEE  
Address: 1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
Phone No.: (708) 226-2700

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IN RE:  
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JUDGE JOHN SQUIRES

**ORDER AWARDING COMPENSATION AND EXPENSES**

THIS MATTER BEING HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:

IT IS HEREBY ORDERED that the Trustee's compensation and expenses are allowed as follows:

1.	Trustee's compensation	\$ <u>2,031.61</u>
2.	Trustee's expenses	\$ <u>0.00</u>
	TOTAL	\$ <u>2,031.61</u>
3.	Chapter 11 Trustee's compensation	\$ <u>0.00</u>
4.	Chapter 11 Trustee's expenses	\$ <u>0.00</u>
	TOTAL	\$ <u>0.00</u>

IT IS FURTHER ORDERED that the requests for compensation and expenses are allowed as follows:

1.	Attorney for the Trustee	
a.	Compensation	\$ <u>2,775.00</u>
b.	Expenses	\$ <u>72.00</u>
c.	Chapter 11 Compensation	\$ <u>0.00</u>
d.	Chapter 11 Expenses	\$ <u>0.00</u>
2.	Accountant for the Trustee	
a.	Compensation	\$ <u>1,000.00</u>
b.	Expenses	\$ <u>0.00</u>
c.	Chapter 11 compensation	\$ <u>0.00</u>
d.	Chapter 11 Expenses	\$ <u>0.00</u>

3. Other Professionals

TOTAL	\$ <u>3,847.00</u>
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 200 \_\_\_\_.

ENTERED \_\_\_\_\_  
JOHN SQUIRES  
UNITED STATES BANKRUPTCY JUDGE